

UNITED STATES DISTRICT COURT  
DISTRICT OF NEW HAMPSHIRE

Civil Action No. 1:21-cv-00748-SM

NATASHA ATHENS d/b/a Favorite Things,  
Plaintiff,  
v.  
BANK OF AMERICA and MEGAN SCHOLZ,  
Defendants.

PLAINTIFF'S BRIEF ON APPEAL

There are no constitutional judges in New Hampshire. All of them are compromised, and in this particular case, the shock was they have become "Bank Robbers" with the Defendants and their "Lawyer" who has acted as a Defendant with the judges. Sadly the corrupt judges tried to be the jury of their own crimes.

The Plaintiff SHOWED exhibits of an approved loan, a VP email approving the loan, and they know this. Lies only work when there is anyone to lie to.

Since all parties / combined Defendants have no one to lie to, there is no one that believes any of them. The saddest thing that the Plaintiff learned in this court journey is that lawyers can lie in open court, and they do.

This sham of an attorney has lied in court and his pleadings, and so has the Defendant Megan.

The Plaintiff and every single applicant for the federal funds, went through a grueling process to get approved and HAD to prove payroll to the bank and in this case a different VP, than the drunken Megan Scholz, and SHE tallied what the Plaintiff submitted and approved the loan based on those numbers.

NO ONE can change a loan upon forgiveness, unless they file charges against the party for abusing the funds. Of course this is not the case, and despite the court trying to BLOCK discovery and proof of the other businesses that this was done to,

to even validate further what happened to the Plaintiff, the liars on board here will do anything with their sold out souls to try to cheat their own customers that caught them in the act of this bank fraud crime.

Despite Partisan Hack Magistrate Judge revealing in her case review that she saw bank fraud, she chose to engage in it and also allow for stolen tax records to be put into evidence and not even stop it, or seal it. She let it go, as if that thrill of trying to show someone illegal records just lit up her twisted sold out soul.

While the Plaintiff DID lawfully obtain her loan, and it was deposited into her account and used for her business to save it after lockdowns from the Governor, BOA the Defendant's plotted for 9 months to STEAL back partial funding, and they did it do many customers, so much so, that the SBA had to offer a direct forgiveness portal, to which Bank of America refused to allow their customers to utilize.

FAVORITE THINGS - PPP escalation

Zahid, Naushaba <naushaba.zahid@bofa.com>

Tue 5/12/2020 4:25 PM

To: zipidedooda07@hotmail.com <zipidedooda07@hotmail.com>

Good afternoon Ms. Athens,

It was a pleasure to speak with you today and to discuss your escalation for the PPP calculations.

I just wanted to let you know I have advanced your escalation to our SBA team to work on getting you a **new loan amount of \$18625 based on your 2020 941 for 1st qtr and the 2019 Schedule C based on one month of business.**

Thank you for being a valued Bank of America client

Naushaba Zahid,

Vice President | Preferred and Small Business Banking

Bank of America | Baltimore Area

344 Montrose Ave Laurel MD 20707

Priority Service Line: 1-888-287-4637

Defendant, criminal Thomas Pappas, who was supposed to be the attorney copied from Megan's emails a false rule on the COVID loans that Does NOT entitle them to changed a loan amount after it's been given based on earnings.

Sadly for drunken Megan Scholz, who can only explain herself, why she changed the loan amount, and wrote subsequent conflicting emails and then pulled an approved for forgiveness loan by Bank of America, out of forgiveness.

**This court, Bank of America, compromised judges, and an complicit attorney do not get to make a single dent in the federal rules for banking and laws on loans. All of them combined do not get to change a signed loan, on a single customer.**

**Truly partisan Judge McAuliffe who strikes out on Plaintiff's and gets personal with his abuses, does not override the laws on bank loans and bank fraud. Both Megan and Thomas Pappas are in big trouble. Nothing they try to do in this case will negate their crimes, which they continue to further as it goes along.**

**Neither district court, nor appeals court can absolve their actions and nothing any judge does will cancel the loan forgiveness. They hate that, they AIMED to saddle the Plaintiff out of hatred, contempt, and jealousy that he was even given the money from her sales and earnings and payroll.**

**They don't care that they destroyed that business and she lost it all, their AIM is to collectively take away her right to forgiveness and with their sold out souls - go celebrate.**

**But it does not work that way. Anyone with an ounce of working brain cells, knows that the window of forgiveness ends. When it's never utilized and is closed, the bank is on the hook for the total and interest.**

**They would have to come back and sue the Plaintiff, who gets to countersue and get discovery and get due process and get RECORDS. Of all of it, every**

changed loan, every reduced amount, every business they did this to, she gets to subpoena the SBA, and receive the unforgiven totals. She gets to call in the Comptroller, and the DOJ and the Bar, and more.

Megan's multiple emails did her in, and whatever possessed her to become so evil - she only knows. She does not have any legal right to pull any loan out of forgiveness, it's a crime by itself.

So it's unclear who she is in bed with, and what they get out of it, She's costing them too much.

Banks are about numbers, when the Plaintiff was younger, a new teller was FIRED for being off \$100 in her drawer at the window. Just \$100. Megan so far has cost her employer almost \$20K - And according to the SBA, there were more. So the question judges should be asking and are not, is how much money does Megan LOSE for BOA before she's a liability?

1.

PPP Inquiry Outreach <pppinquiryoutreach@bofa.com>

Sent: Monday, June 21, 2021 3:47 PM

To: zipidedooda07@hotmail.com <zipidedooda07@hotmail.com>

Subject: [] You'll soon receive a new PPP loan forgiveness application with the Correct Maximum Forgivable Loan amount

LOAN in process of being forgiven IN FULL

2.

Favorite Things

PPP loan funded on: May 14, 2020

PPP loan ending in: 7304

Bank of America has submitted a decision to the Small Business Administration (SBA) that the full forgiveness amount you requested on your Paycheck Protection Program (PPP) loan should be forgiven. The SBA will make the final decision on your forgiveness application.

Megan Scholz pulled it out of forgiveness and cannot do that, no one can.

**And the SBA was forgiving all of the loans that were lawfully used and approved.**

**The ONLY way Megan could have denied my loan or anyone's loan to be denied forgiveness was if the funds were abused and they were not.**

**Megan is a hysterical unglued vicious fraud, that drinks and loves attention and is a "big donor" to charities. However, she has abused her title and power and was upset that the Plaintiff would not go along with only 75% forgiven. In fact, oddly that "offer" alone just shows not only the fraud going on, the SBA stated that many were only being offered 50% forgiveness, but that her later offers of "O" were based on her emotions, not law. She has committed so many crimes, it's hard to fathom, and whatever MONEY or "favors" are being paid to Thomas Pappas, who is engaging in crimes with her, virtual bed or not, most people who get paid to do a job, don't then become the criminals. So it's hard to know what gives here, but Thomas has repeated bank clients during bankruptcy's so perhaps he's even doing this one for free.**

**Regardless, emails from Megan do her in, and have been sent in to multiple organizations covering this case. The court has 0 power here to do a thing, The Plaintiff gets the loan forgiven. All judges that try to rewrite the rules for banking and loans are either paid, evil or getting a chunk of the pie. There is not a Constitutional judge on the planet that would rule for the Defendant.**

### **3. Megan email**

**Per your request, a new PPP forgiveness application invitation will be provided to you. As communicated previously, your PPP loan does not appear eligible for forgiveness. The PPP forgiveness application invitation you receive will reflect a maximum forgivable loan amount of \$1. Once this application is processed, you will have an automatic right to an appeal as outlined below.**

**Email from Megan**

### **4. July 2021**

**Thank you for reaching out with your concerns related to the Small Business Administration ("SBA") Paycheck Protection Program ("PPP") loan received by Favorite Things, LLC ("Favorite Things") through Bank of America (the "Bank.")**

The Bank disagrees with your assertions regarding Favorite Things PPP loan and categorically denies any wrongdoing related to the loan, including in the review and approval of the initial application, funding, and processing of the forgiveness application.

5.

The Bank has a responsibility pursuant to the False Claims Act, 31 U.S.C. §§ 3729-3733, to accurately inform the SBA regarding loans issued by the Bank as part of the PPP. The Bank has reason to believe Favorite Things received a PPP loan in excess of what it was entitled to receive under the PPP. The Bank cannot submit a forgiveness application to the SBA for the full loan amount if the Bank has reason to believe the application is unsupported.

6.

Eligibility for forgiveness is also governed by the SBA requirements. In response to your repeated requests for a recalculation, the Bank has reviewed the documents submitted by Favorite Things and determined there was an error in the Bank's prior calculation of maximum forgivable loan amount. Upon closer review of the documents provided, the wage information provided is conflicting and the correct maximum forgivable loan amount is \$0.

When you call it a BANK error, the bank would have to absorb the loss in the best of conditions.

The Problem when someone drinks or is not coherent, does not reread their emails or actually know what they are doing, they self incriminate.

The judges in this case are under investigation on this case and for Magistrate Judge Johnstone, 2 additional cases, and despite their bias, complicity, their hatred overrides it all and they have left their bias mark on this case and ignored the crimes and the new crimes of posting stolen records.

The PLAINTIFF did prove her own loan that was approved by a Bank of America VP that does not drink but did add up her earnings and approve the loan, the next phase of that was the SBA to approve it.

**Oddly enough, when the Plaintiff applied for the second tier of the CARES act PPP loans, they used the same strategy, and on the first pass offered her double what they did in the previous first pass, indicating that after a longer time in business she was entitled to a larger loan. She was in fact entitled to the exact same payroll since her payroll did not change, but she saw what they were doing, and said she was not going to trust the bank and get set up for 2 sets of loans.**

**In order for any of these lies to wash out the rest of the lies, the bank could not have offered her double for her 2nd pass at the loan, but they did.**

**In a case had this gone forward to trial, that was going to be brought up, and it's the banks crimes and fraud that told the Plaintiff NOT to let them set her up.**

**They tried to trip up all small businesses by making the money harder to access, and making for specific title names on the exhibits, it was grueling and took so long. The Plaintiff suffered 2 years worth of unrecoverable losses, but the bank was ruthless and trying to keep the unused money and bill themselves HOURS in labor but make sure the 2nd tier loans were less obtained, and that turned out to be the case for many business owners, they gave up, and turned it down.**

**The Plaintiff was offered a grant, and many emails to fill out the 2nd tier of the loan, and she turned it all down. The grant loan officer called her, trying to plead with her to take the money, saying it was forgiven and did not have to be paid back and they had so much money but businesses were not taking the free grants.**

**There is NOTHING that anyone can do to offset forgiveness and the harder all parties try, the more they show their cards.**

**On top of every piece of this corrupt case, the fact remains that this bias court does not get to attack Plaintiff's and display their contempt. They have truly exposed who they are and how corrupt.**

**Thomas Pappas defaulted, and never served the Plaintiff. The fact that this court has rusty unused gavels for whatever they have traded them for, is not relevant. It does not change the law, nor the default. His insanity, stupidity and**

begging from his sippy cup for the court to indulge him turns stomachs of normal people that wonder what favors are exchanged from sippy cup to sippy cup.

The reason the Plaintiff took it to interlocutory appeal is not from any piece of this case being frivolous, but it's from the crowded bed of all parties being "Defendant's and erasing their duties and job titles.

In conclusion Thomas Pappas and Megan are in trouble, What happens to judges is unclear, but they have been turned in.

The Plaintiff had a right to expect this court to behave at an advanced adult level but only found spilled juice cups in a sand box and a bunch of bullies that engage like a lynch mob on law abiding civilians that just want to earn enough to keep lights on in the state of live free or die.

Shame on all of you and your resumes, and the Plaintiff is one of over 1/2 of the state residents and citizens that know how insane and corrupt this government is, and are trying to restore freedom and save the reason that anyone travels to this state.

/s/ Natasha Athens

Filed with the court on 12/23/2021

All of you compromised cruel evil people deserve coal in your stockings and I hope no one has to suffer in your homes with all of your dysfunctional evil presence. I would never want to have a holiday with any of you. Most people would not.



